

In re:
Patrick Flannery
Caroline Flannery
Debtor(s)

Case No. 20-14177-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 09, 2020

User: Adminstra
Form ID: 309I

Page 1 of 3
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Patrick Flannery, Caroline Flannery, 1618 Fawn Lane, Huntingdon Valley, PA 19006-7918
14553092	+ AFS/AmeriFinancial Solutions, LLC., Po Box 65018, Baltimore, MD 21264-5018
14553091	+ AFS/AmeriFinancial Solutions, LLC., Attn: Bankruptcy, Po Box 65018, Baltimore, MD 21264-5018
14553098	+ CMRE Financial Services, 3075 E Imperial Hwy, Brea, CA 92821-6753
14553097	+ CMRE Financial Services, Attn: Bankruptcy, 3075 E. Imperial Hwy, Suite 200, Brea, CA 92821-6753
14563530	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14561779	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14553104	+ P S E C U, P.o. Box 1006, Harrisburg, PA 17108-1006
14553105	+ Penn Medicine, UPHS Physicians Patient Pay, PO Box 824406, Philadelphia, PA 19182-4406
14553106	+ Philadelphia Fcu, 12800 West Townsend, Philadelphia, PA 19154-1095
14553107	Philadelphia Parking Authority, Red Light Camera Program, PO Box 597, Baltimore, MD 21203-0597
14553111	+ Quality Asset Recovery, 7 Foster Ave, Gibbsboro, NJ 08026-1191
14553110	+ Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
14553112	+ Santander Bank, Po Box 841002, Boston, MA 02284-1002
14553123	U.S. Bancorp, Cb Disputes, Saint Louis, MO 63166
14553124	Unifund CCR LLC, 10265 Techwoods Circle, Cincinnati, OH 45242
14561499	+ Unifund CCR, LLC, c/o Tsarouhis Law Group, 21 South 9th Street, Allentown, PA 18102-4861

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: support@ymalaw.com	Dec 10 2020 03:03:00	PAUL H. YOUNG, Young, Marr & Associates, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020
tr	+ Email/Text: bncnotice@ph13trustee.com	Dec 10 2020 03:38:00	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	Email/Text: megan.harper@phila.gov	Dec 10 2020 03:38:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Dec 10 2020 03:38:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Dec 10 2020 03:37:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14553093	+ EDI: CAPITALONE.COM	Dec 10 2020 06:28:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14553094	+ EDI: CAPITALONE.COM	Dec 10 2020 06:28:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14561919	EDI: CAPITALONE.COM	Dec 10 2020 06:28:00	Capital One Bank (USA), N.A., by American

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			InfoSource as agent, PO Box 71083, Charlotte NC 28272-1083
14561524	+ EDI: AIS.COM	Dec 10 2020 06:28:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14553095	EDI: JPMORGANCHASE	Dec 10 2020 06:28:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14553096	EDI: JPMORGANCHASE	Dec 10 2020 06:28:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
14553099	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 10 2020 03:37:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14553100	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 10 2020 03:37:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
14553101	+ Email/Text: electronicbkydocs@nelnet.net	Dec 10 2020 03:37:00	Nelnet Loans, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
14553102	+ Email/Text: electronicbkydocs@nelnet.net	Dec 10 2020 03:37:00	Nelnet Loans, Po Box 82561, Lincoln, NE 68501-2561
14553103	+ Email/Text: bankruptcynotices@psecu.com	Dec 10 2020 03:38:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
14553109	EDI: PRA.COM	Dec 10 2020 06:28:00	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
14553108	EDI: PRA.COM	Dec 10 2020 06:28:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
14557937	EDI: PENNDEPTREV	Dec 10 2020 06:28:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14557937	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 10 2020 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14553114	+ EDI: RMSC.COM	Dec 10 2020 06:28:00	Syncb/PPC, Po Box 965005, Orlando, FL 32896-5005
14553113	+ EDI: RMSC.COM	Dec 10 2020 06:28:00	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14553116	+ EDI: RMSC.COM	Dec 10 2020 06:28:00	Synchrony Bank, Po Box 965005, Orlando, FL 32896-5005
14553115	+ EDI: RMSC.COM	Dec 10 2020 06:28:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14553117	+ EDI: RMSC.COM	Dec 10 2020 06:28:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14553118	+ EDI: RMSC.COM	Dec 10 2020 06:28:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
14553119	+ EDI: RMSC.COM	Dec 10 2020 06:28:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
14553120	+ EDI: RMSC.COM	Dec 10 2020 06:28:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14553121	+ EDI: WTRRN BANK.COM	Dec 10 2020 06:28:00	Target, Po Box 673, Minneapolis, MN 55440-0673
14553122	+ EDI: USBANKARS.COM	Dec 10 2020 06:28:00	U.S. Bancorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7014
14564180	EDI: WFFC.COM	Dec 10 2020 06:28:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14553125	+ EDI: WFFC.COM	Dec 10 2020 06:28:00	Wf/Fmg, Attn: Bankruptcy, Po Box 10438 Mac F8235-02f, Des Moines, IA 50306-0438

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14553126 + EDI: WFFC.COM

Dec 10 2020 06:28:00 Wf/Fmg, Po Box 14517, Des Moines, IA
50306-3517

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2020 at the address(es) listed below:

Name	Email Address
PAUL H. YOUNG	on behalf of Debtor Patrick Flannery support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com
PAUL H. YOUNG	on behalf of Joint Debtor Caroline Flannery support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com
REBECCA ANN SOLARZ	on behalf of Creditor Philadelphia Federal Credit Union bkgroup@kmlawgroup.com
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 5

Information to identify the case:	
Debtor 1: <u>Patrick Flannery</u>	Social Security number or ITIN: xxx-xx-9722
First Name Middle Name Last Name	EIN: --_-----
Debtor 2: <u>Caroline Flannery</u>	Social Security number or ITIN: xxx-xx-2320
(Spouse, if filing) First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 10/21/20
Case number: 20-14177-elf	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Patrick Flannery	Caroline Flannery
2. All other names used in the last 8 years		
3. Address	1618 Fawn Lane Huntingdon Valley, PA 19006	1618 Fawn Lane Huntingdon Valley, PA 19006
4. Debtor's attorney Name and address	PAUL H. YOUNG Young, Marr & Associates 3554 Hulmeville Road Suite 102 Bensalem, PA 19020	Contact phone (215) 639-5297 Email: support@ymalaw.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 12/9/20
Debtor has tiered plan -- \$150 for 35 mos., \$500 for 25 mos. = \$17,750.00		

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		<p>Location:</p> <p>The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details</p>
	<div>January 6, 2021 at 10:00 AM</div> <div>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</div>	
8. Deadlines	<div> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. <hr/> <div> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 3/8/21 </div> <div> Deadline for governmental units to file a proof of claim: Filing deadline: 12/30/20 </div> <div> Deadline for governmental units to file a proof of claim: Filing deadline: 4/19/21 </div> <hr/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
9. Filing of plan	The debtor has filed a plan.This plan proposes payment to the trustee of \$150.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 2/2/21 at 10:00 AM , Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk’s office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk’s office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	